



Rural Business-Cooperative Service • Rural Business Enterprise Grant Program

## Capacity Building for the Ponca Tribe of Nebraska

The Ponca Tribe of Nebraska and Ponca Economic Development Corporation approached the Rural Business Enterprise Grant (RBEG) program as a way to build the capacity for the emerging Community Development Financial Institution (CDFI) to provide technical assistance, financial assistance, and education to Native American entrepreneurs in the rural service area of the Ponca Tribe of Nebraska.

RBEG funds to First Ponca Financial (FPF) established a revolving loan fund and provided technical assistance to Ponca Tribal members in Nebraska, Iowa, and South Dakota.

One-on-one and classroom technical assistance has significantly increased the business readiness of individuals enabling them to realize their dream of business ownership; strengthening their knowledge to move their business forward; and if appropriate, to take the next step of applying for and receiving financial assistance. Businesses assisted are only as limited as the imagination; Native American artists, service businesses including glass and photography, sweet treats from a mobile retail vehicle, and music have all benefited from the RBEG funding. Through one-on-one and classroom technical assistance, 22 individuals interested in starting a business and 10 existing business owners have been helped, with 12 jobs being saved and 10 jobs created. Two businesses have received loan funds creating two jobs and saving seven jobs.

Bloomfield Oil and Tire, Bloomfield, Nebraska began operations as Freeman Oil over 30 years ago. In 2012 Jeremy Gill and his wife Stacy, who is a Ponca Tribal member, purchased the business offering gas, tires, oil changes and auto repair. Today, Bloomfield Oil and Tire is thriving and growing.

“First Ponca Financial with the support of the RBEG was able to guide the Gills through the challenges of owning a small business in rural Nebraska,” said Pete Upton, FPF executive director. “Small businesses face being able to keep up with the rapid pace of technology, finding viable vendors who will provide competitive pricing, keeping payroll costs and margins under control. Being able to provide technical assistance to Bloomfield Oil and Tire was critical to the long term success of this business. One of the easiest things to do is make a loan to open a business but being able to sustain growth and maneuver through challenges is what First Ponca Financial feels is a success.”

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**Obligation Amount:** \$195,169 Grant

**Date of Obligation:** 9/9/2011

**Congressional District:** Congressman Smith, District 03; Senators Fischer and Sasse

**Partners:**

**Demographics:** 6,385 Native Americans live in the identified 15 county service area.

**Impact:** Technical assistance, financial assistance and education to Native American entrepreneurs, small and emerging businesses.

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